Richard E. Leff, Esq. (RL-2123) McGIVNEY & KLUGER, P.C. 80 Broad Street, 23rd Floor New York, New York 10004 (212) 509-3456

Attorneys for Defendants: AMERICAN EXPRESS COMPANY, AMERICAN EXPRESS BANK, LTD. and AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

-----X 21 MC 103 (AKH)

FREDDY PINZA,

Index No.: 07-CV-10486

Plaintiff(s),

NOTICE OF ADOPTION OF ANSWER TO MASTER COMPLAINT

-against-

ELECTRONICALLY FILED

THE CITY OF NEW YORK, TULLY CONSTRUCTION CO., INC., TULLY ENVIRONMENTAL INC., TULLY INDUSTRIES, INC., TURNER CONSTRUCTION COMPANY, BOVIS LEND LEASE, INC.,

Defendant(s).

= 0.2012.00.010(5).

PLEASE TAKE NOTICE that Defendants, AMERICAN EXPRESS COMPANY, AMERICAN EXPRESS BANK, LTD and AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., by their attorneys, McGIVNEY & KLUGER, P.C., as and for their Response to the allegations set forth in the Complaint by Adoption (Check-Off Complaint) Related to the Master Complaint filed in the above-referenced action, hereby adopt their Answer to Master Complaint dated July 31, 2007, which was filed in the matter of *In Re World Trade Center Lower Manhattan Disaster Site Litigation*, 21 MC 103 (AKH).

WHEREFORE, the defendants, AMERICAN EXPRESS COMPANY, AMERICAN EXPRESS BANK, LTD and AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., demand judgment dismissing the above-captioned action as against them,

together with their costs and disbursements and for such other and further relief as this Court deems just and proper.

Dated: New York, New York January 10, 2008

Yours etc.,

McGIVNEY & KLUGER, P.C. Attorneys for Defendants AMERICAN EXPRESS COMPANY, AMERICAN EXPRESS BANK, LTD and AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

Richard E. Leff (RL-2123) 80 Broad Street, 23rd Floor New York, New York 10004 (212) 509-3456

TO: OSHMAN & MIRISOLA, LLP 42 Broadway, 10th Floor New York, New York 10004 (212) 233-2100

All Defense Counsel